

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF MISSISSIPPI**

IN RE: Phillip Bret Campbell, Debtor

**Case No. 25-11685-SDM
CHAPTER 13**

**NOTICE OF FILING CHAPTER 13 PLAN AND MOTIONS FOR VALUATION AND
LIEN AVOIDANCE**

The above-named Debtor has filed a *Chapter 13 plan and Motions for Valuation and Lien Avoidance* (the “Plan”) with the Bankruptcy Court in the above referenced case (see attachment).

Any objection to confirmation of the Plan or the motions contained therein shall be filed in writing with the Clerk of Court at US Bankruptcy Courthouse, 703 Hwy 145 North, Aberdeen, MS 39730, on or before July 17, 2025. Copies of the objection must be served on the Trustee, US Trustee, Debtor, and Attorney for Debtor.

Objections to confirmation will be heard and confirmation determined on August 07, 2025, at 10:00 AM, Greenville Federal Building, 305 Main St., Greenville, MS 38701, unless the court orders otherwise. If no objection is timely filed, the Plan may be confirmed without a hearing.

Date: June 2, 2025

/s/ Thomas C. Rollins, Jr.
Thomas C. Rollins, Jr., Attorney for Debtor

Thomas C. Rollins, Jr., MSB# 103469
The Rollins Law Firm, PLLC
P.O. Box 13767
Jackson, MS 39236
trollins@therollinsfirm.com
601-500-5533

Fill in this information to identify your case:	
Debtor 1	Phillip Bret Campbell Full Name (First, Middle, Last)
Debtor 2 (Spouse, if filing)	Full Name (First, Middle, Last)
United States Bankruptcy Court for the	NORTHERN DISTRICT OF MISSISSIPPI
Case number: (If known)	

☐ Check if this is an amended plan, and list below the sections of the plan that have been changed.

Chapter 13 Plan and Motions for Valuation and Lien Avoidance

12/17

Part 1: Notices

To Debtors: This form sets out options that may be appropriate in some cases, but the presence of an option on the form does not indicate that the option is appropriate in your circumstances or that it is permissible in your judicial district. Plans that do not comply with local rules and judicial rulings may not be confirmable. The treatment of ALL secured and priority debts must be provided for in this plan.

In the following notice to creditors, you must check each box that applies

To Creditors: Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated.

You should read this plan carefully and discuss it with your attorney if you have one in this bankruptcy case. If you do not have an attorney, you may wish to consult one.

If you oppose the plan's treatment of your claim or any provision of this plan, you or your attorney must file an objection to confirmation on or before the objection deadline announced in Part 9 of the Notice of Chapter 13 Bankruptcy Case (Official Form 309I). The Bankruptcy Court may confirm this plan without further notice if no objection to confirmation is filed. See Bankruptcy Rule 3015.

The plan does not allow claims. Creditors must file a proof of claim to be paid under any plan that may be confirmed.

The following matters may be of particular importance. **Debtors must check one box on each line to state whether or not the plan includes each of the following items. If an item is checked as "Not Included" or if both boxes are checked, the provision will be ineffective if set out later in the plan.**

1.1	A limit on the amount of a secured claim, set out in Section 3.2, which may result in a partial payment or no payment at all to the secured creditor	<input checked="" type="checkbox"/> Included	<input type="checkbox"/> Not Included
1.2	Avoidance of a judicial lien or nonpossessory, nonpurchase-money security interest, set out in Section 3.4.	<input type="checkbox"/> Included	<input checked="" type="checkbox"/> Not Included
1.3	Nonstandard provisions, set out in Part 8.	<input checked="" type="checkbox"/> Included	<input type="checkbox"/> Not Included

Part 2: Plan Payments and Length of Plan

2.1 Length of Plan.

The plan period shall be for a period of 60 months, not to be less than 36 months or less than 60 months for above median income debtor(s). If fewer than 60 months of payments are specified, additional monthly payments will be made to the extent necessary to make the payments to creditors specified in this plan.

2.2 Debtor(s) will make payments to the trustee as follows:

Debtor shall pay \$3,295.23 (☒ monthly, ☐ semi-monthly, ☐ weekly, or ☐ bi-weekly) to the chapter 13 trustee. Unless otherwise ordered by the court, an Order directing payment shall be issued to the debtor's employer at the following address:

Kirk Auto
616 Davis Ave
Cleveland MS 38732-0000

Debtor Phillip Bret Campbell Case number _____

Joint Debtor shall pay ____ (☐ monthly, ☐ semi-monthly, ☐ weekly, or ☐ bi-weekly) to the chapter 13 trustee. Unless otherwise ordered by the court, an Order directing payment shall be issued to the joint debtor's employer at the following address:

2.3 Income tax returns/refunds.

Check all that apply

- ☒ Debtor(s) will retain any exempt income tax refunds received during the plan term.
- ☐ Debtor(s) will supply the trustee with a copy of each income tax return filed during the plan term within 14 days of filing the return and will turn over to the trustee all non-exempt income tax refunds received during the plan term.
- ☐ Debtor(s) will treat income refunds as follows:

2.4 Additional payments.

Check one.

- ☒ **None.** If "None" is checked, the rest of § 2.4 need not be completed or reproduced.

Part 3: Treatment of Secured Claims

3.1 Mortgages. (Except mortgages to be crammed down under 11 U.S.C. § 1322(c)(2) and identified in § 3.2 herein.).

Check all that apply.

- ☐ **None.** If "None" is checked, the rest of § 3.1 need not be completed or reproduced.

3.1(a) Principal Residence Mortgages: All long term secured debt which is to be maintained and cured under the plan pursuant to 11 U.S.C. § 1322(b)(5) shall be scheduled below. Absent an objection by a party in interest, the plan will be amended consistent with the proof of claim filed by the mortgage creditor, subject to the start date for the continuing monthly mortgage payment proposed herein.

1 Mtg pmts to Planet Home Lending
Beginning June 2025 @ \$1,850.00 ☐ Plan ☒ Direct. Includes escrow ☒ Yes ☐ No

-NONE- Mtg arrears to _____ Through _____

3.1(b) ☒ Non-Principal Residence Mortgages: All long term secured debt which is to be maintained and cured under the plan pursuant to 11 U.S.C. § 1322(b)(5) shall be scheduled below. Absent an objection by a party in interest, the plan will be amended consistent with the proof of claim filed by the mortgage creditor, subject to the start date for the continuing monthly mortgage payment proposed herein.

Property **-NONE-**
address: _____

Mtg pmts to _____
Beginning month @ _____ Plan Direct. Includes escrow Yes No

Property **-NONE-** Mtg arrears to _____ Through _____

3.1(c) ☐ Mortgage claims to be paid in full over the plan term: Absent an objection by a party in interest, the plan will be amended consistent with the proof of claim filed by the mortgage creditor.

Creditor: **-NONE-** Approx. amt. due: _____ Int. Rate*: _____

Property Address: _____

Principal Balance to be paid with interest at the rate above: _____
(as stated in Part 2 of the Mortgage Proof of Claim Attachment)

Portion of claim to be paid without interest: \$ _____
(Equal to Total Debt less Principal Balance)

Special claim for taxes/insurance: \$ -NONE- /month, beginning month .
(as stated in Part 4 of the Mortgage Proof of Claim Attachment)

Debtor Phillip Bret Campbell Case number _____

* Unless otherwise ordered by the court, the interest rate shall be the current Till rate in this District
Insert additional claims as needed.

3.2 Motion for valuation of security, payment of fully secured claims, and modification of undersecured claims. Check one..

- ☐ **None.** If “None” is checked, the rest of § 3.2 need not be completed or reproduced.
The remainder of this paragraph will be effective only if the applicable box in Part 1 of this plan is checked.
- ☒ Pursuant to Bankruptcy Rule 3012, for purposes of 11 U.S.C. § 506(a) and § 1325(a)(5) and for purposes of determination of the amounts to be distributed to holders of secured claims, debtor(s) hereby move(s) the court to value the collateral described below at the lesser of any value set forth below or any value set forth in the proof of claim. Any objection to valuation shall be filed on or before the objection deadline announced in Part 9 of the Notice of Chapter 13 Bankruptcy Case (Official Form 309I).

The portion of any allowed claim that exceeds the amount of the secured claim will be treated as an unsecured claim under Part 5 of this plan. If the amount of a creditor’s secured claim is listed below as having no value, the creditor’s allowed claim will be treated in its entirety as an unsecured claim under Part 5 of this plan. Unless otherwise ordered by the court, the amount of the creditor’s total claim listed on the proof of claim controls over any contrary amounts listed in this paragraph.

Name of creditor	Estimated amount of creditor's total claim #	Collateral	Value of collateral	Amount of secured claim	Interest rate*
BCU	\$35,430.00	2021 Yamaha Salwater 200 Boat Motor	\$25,000.00	\$25,000.00	10.00%
Name of creditor	Estimated amount of creditor's total claim #	Collateral	Value of collateral	Amount of secured claim	Interest rate*
Cleveland State Bank	\$18,294.00	2021 Vexus AVX Hull and Trailer	\$20,000.00	\$18,294.00	10.00%
Name of creditor	Estimated amount of creditor's total claim #	Collateral	Value of collateral	Amount of secured claim	Interest rate*
Lift Fund	\$19,000.00	Golf Cart Trailer	\$1,000.00	\$1,000.00	10.00%
Name of creditor	Estimated amount of creditor's total claim #	Collateral	Value of collateral	Amount of secured claim	Interest rate*
Snap-on Credit	\$9,347.00	Diagnostic Computer	\$12,000.00	\$9,347.00	10.00%
Name of creditor	Estimated amount of creditor's total claim #	Collateral	Value of collateral	Amount of secured claim	Interest rate*
Tower Loan	\$3,796.00	Household Goods	\$500.00	\$500.00	10.00%

Insert additional claims as needed.

#For mobile homes and real estate identified in § 3.2: Special Claim for taxes/insurance:

Debtor Phillip Bret Campbell Case number _____

Name of creditor	Collateral	Amount per month	Beginning
-NONE-			month

* Unless otherwise ordered by the court, the interest rate shall be the current Till rate in this District

For vehicles identified in § 3.2: The current mileage is _____

3.3 Secured claims excluded from 11 U.S.C. § 506.

Check one.

☒ **None.** If "None" is checked, the rest of § 3.3 need not be completed or reproduced.

3.4 Motion to avoid lien pursuant to 11 U.S.C. § 522.

Check one.

☒ **None.** If "None" is checked, the rest of § 3.4 need not be completed or reproduced.

3.5 Surrender of collateral.

Check one.

☒ **None.** If "None" is checked, the rest of § 3.5 need not be completed or reproduced.

Part 4: Treatment of Fees and Priority Claims

4.1 General

Trustee's fees and all allowed priority claims, including domestic support obligations other than those treated in § 4.5, will be paid in full without postpetition interest.

4.2 Trustee's fees

Trustee's fees are governed by statute and may change during the course of the case.

4.3 Attorney's fees.

☒ No look fee: \$4,978.00

The no look fee includes the filing fee, credit counseling, and credit report fee as allowed by the standing order regarding the no look fee - these expenses were paid by the Rollins Law Firm

Total attorney fee charged: \$4,978.00

Attorney fee previously paid: \$0.00

Attorney fee to be paid in plan per confirmation order: \$4,978.00

☐ Hourly fee: \$____. (Subject to approval of Fee Application.)

4.4 Priority claims other than attorney's fees and those treated in § 4.5.

Check one.

☐ **None.** If "None" is checked, the rest of § 4.4 need not be completed or reproduced.

☒ Internal Revenue Service \$2,900.00

☐ Mississippi Dept. of Revenue \$0.00

☐ Other \$0.00

4.5 Domestic support obligations.

☒ **None.** If "None" is checked, the rest of § 4.5 need not be completed or reproduced.

Debtor Phillip Bret Campbell Case number _____

Part 5: Treatment of Nonpriority Unsecured Claims

5.1 Nonpriority unsecured claims not separately classified.

Allowed nonpriority unsecured claims that are not separately classified will be paid, pro rata. If more than one option is checked, the option providing the largest payment will be effective. *Check all that apply.*

- ☐ The sum of \$ _____
- ☒ 100.00 % of the total amount of these claims, an estimated payment of \$ 110,190.00
- ☐ The funds remaining after disbursements have been made to all other creditors provided for in this plan.

If the estate of the debtor(s) were liquidated under chapter 7, nonpriority unsecured claims would be paid approximately \$8,778.10. Regardless of the options checked above, payments on allowed nonpriority unsecured claims will be made in at least this amount.

5.2 Other separately classified nonpriority unsecured claims (special claimants). Check one.

- ☒ **None.** If "None" is checked, the rest of § 5.3 need not be completed or reproduced.

Part 6: Executory Contracts and Unexpired Leases

6.1 The executory contracts and unexpired leases listed below are assumed and will be treated as specified. All other executory contracts and unexpired leases are rejected. Check one.

- ☒ **None.** If "None" is checked, the rest of § 6.1 need not be completed or reproduced.

Part 7: Vesting of Property of the Estate

7.1 Property of the estate will vest in the debtor(s) upon entry of discharge.

Part 8: Nonstandard Plan Provisions

8.1 Check "None" or List Nonstandard Plan Provisions

- ☐ **None.** If "None" is checked, the rest of Part 8 need not be completed or reproduced.

Under Bankruptcy Rule 3015(c), nonstandard provisions must be set forth below. A nonstandard provision is a provision not otherwise included in the Official Form or deviating from it. Nonstandard provisions set out elsewhere in this plan are ineffective.

The following plan provisions will be effective only if there is a check in the box "Included" in § 1.3.
IRS Business Trust Fund Taxes being paid through debtor's chapter 11 case.

The following debts are personally guaranteed debts that are provided for in Debtor's business's chapter 11 filing: American Express, AMUR, CFG Merchant Solutions, Cleveland State Bank (except loan ending in -0010 on the 2021 Lexus AVX), North Mill Equipment, TopMark Funding, LLC, United First, Volvo Financial Services

Debtor to pay BCU loan on the Yukon and Ally Financial loans direct as long-term debts.

Part 9: Signatures:

9.1 Signatures of Debtor(s) and Debtor(s)' Attorney

The Debtor(s) and attorney for the Debtor(s), if any, must sign below. If the Debtor(s) do not have an attorney, the Debtor(s) must provide their complete address and telephone number.

X /s/ Phillip Bret Campbell X _____
Phillip Bret Campbell Signature of Debtor 2
Signature of Debtor 1

Executed on May 28, 2025 Executed on _____

1214 Waverly Ave _____
Address Address

Debtor Phillip Bret Campbell Case number _____

Cleveland MS 38732-0000

City, State, and Zip Code

City, State, and Zip Code

Telephone Number

Telephone Number

X /s/ Thomas C. Rollins, Jr.

Date May 28, 2025

Thomas C. Rollins, Jr. 103469

Signature of Attorney for Debtor(s)

P.O. Box 13767

Jackson, MS 39236

Address, City, State, and Zip Code

601-500-5533

Telephone Number

103469 MS

MS Bar Number

trollins@therollinsfirm.com

Email Address

CERTIFICATE OF SERVICE

I, Thomas C. Rollins, Jr., attorney for the Debtor, do hereby certify that by filing the attached Notice and Chapter 13 Plan, I have caused the following parties to be served electronically via ECF:

Case Trustee
Office of the US Trustee

I certify that I have this day served a true and correct copy of the attached Notice and Chapter 13 Plan by US Mail¹, postage prepaid, to the following creditor(s) listed in Sections 3.2 and/or 3.4 of the Plan pursuant to Fed. R. Bankr. P. 7004:

Baxter Credit Union
c/o CEO/President
340 N Milwaukee Ave
Vernon Hills, IL 60061-1533

Cleveland State Bank
c/o CEO/President
110 Commerce Ave.
Cleveland, MS 38732

LiftFund, Inc.
c/o Capitol Corporate Services, Inc.
248 E Capitol St., Ste 840
Jackson, MS 39201

Snap-On Credit, LLC
c/o C. T. Corporation System
645 Lakeland East Drive, Ste 101
Flowood, MS 39232

Tower Loan of Mississippi, LLC
c/o Tucker, John E
P O Box 320001
Flowood, MS 39232

I further certify that I have this day served a true and correct copy of the Notice and Chapter 13 Plan by US Mail, postage prepaid, to all other parties listed on the attached master mailing list (matrix).

Date: June 2, 2025

/s/ Thomas C. Rollins, Jr.
Thomas C. Rollins, Jr., Attorney for Debtor

Thomas C. Rollins, Jr., MSB# 103469
The Rollins Law Firm, PLLC
P.O. Box 13767
Jackson, MS 39236
trollins@therollinsfirm.com
601-500-5533

¹ If the creditor is an insured depository institution, service has been made by certified mail.

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF MISSISSIPPI

IN RE:
PHILLIP BRET CAMPBELL

CASE NO: 25-11685-SDM

**DECLARATION OF MAILING
CERTIFICATE OF SERVICE**

Chapter: 13

On 6/2/2025, I did cause a copy of the following documents, described below,
Notice and Plan

to be served for delivery by the United States Postal Service, via First Class United States Mail, postage prepaid, with sufficient postage thereon to the parties listed on the mailing list exhibit, a copy of which is attached hereto and incorporated as if fully set forth herein.

I caused these documents to be served by utilizing the services of BK Attorney Services, LLC d/b/a certificateofservice.com, an Approved Bankruptcy Notice Provider authorized by the United States Courts Administrative Office, pursuant to Fed.R.Bankr.P. 9001(9) and 2002(g)(4). A copy of the declaration of service is attached hereto and incorporated as if fully set forth herein.

Parties who are participants in the Courts Electronic Noticing System ("NEF"), if any, were denoted as having been served electronically with the documents described herein per the ECF/PACER system.

DATED: 6/2/2025

/s/ Thomas C. Rollins, Jr.

Thomas C. Rollins, Jr.

Attorney at Law

The Rollins Law Firm

702 W. Pine Street

Hattiesburg, MS 39401

601 500 5533

trollins@therollinsfirm.com

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF MISSISSIPPI

IN RE:
PHILLIP BRET CAMPBELL

CASE NO: 25-11685-SDM

**CERTIFICATE OF SERVICE
DECLARATION OF MAILING**

Chapter: 13

On 6/2/2025, a copy of the following documents, described below,
Notice and Plan

were deposited for delivery by the United States Postal Service, via First Class United States Mail, postage prepaid, with sufficient postage thereon to the parties listed on the mailing list exhibit, a copy of which is attached hereto and incorporated as if fully set forth herein.

The undersigned does hereby declare under penalty of perjury of the laws of the United States that I have served the above referenced document(s) on the mailing list attached hereto in the manner shown and prepared the Declaration of Certificate of Service and that it is true and correct to the best of my knowledge, information, and belief.

DATED: 6/2/2025

Miles Wood
BK Attorney Services, LLC
d/b/a certificateofservice.com, for
Thomas C. Rollins, Jr.
The Rollins Law Firm
702 W. Pine Street
Hattiesburg, MS 39401

CASE INFO

LABEL MATRIX FOR LOCAL NOTICING
05371
CASE 25-11685-SDM
NORTHERN DISTRICT OF MISSISSIPPI
ABERDEEN
MON JUN 2 14-11-09 CDT 2025

AMUR
PO BOX 911685
DENVER CO 80291-1685

ALLY FINANCIAL INC
ATTN BANKRUPTCY
PO BOX 380901
BLOOMINGTON IL 55438-0901

AMERICAN EXPRESS
PO BOX 981537
EL PASO TX 79998-1537

(P)BAXTER CREDIT UNION
COLLECTION DEPARTMENT
PO BOX 8133
VERNON HILLS IL 60061-8133

EXCLUDE

~~LOCKE D BARKLEY
6360 I55 NORTH
SUITE 140
JACKSON MS 39211-2038~~

BEST EGG
ATTN BANKRUPTCY
PO BOX 42912
PHILADELPHIA PA 19101-2912

CFG MERCHANT SOLUTIONS
180 MAIDEN LANE
FLOOR 15
NEW YORK NY 10038-5150

CFNA
ATTN BANKRUPTCY
PO BOX 81315
CLEVELAND OH 44181-0315

DEBTOR

PHILLIP BRET CAMPBELL
1214 WAVERLY AVE
CLEVELAND MS 38732-4139

CAPITAL ONE
ATTN BANKRUPTCY
PO BOX 30285
SALT LAKE CITY UT 84130-0285

CAPITAL ONE
PO BOX 31293
SALT LAKE CITY UT 84131-0293

CLEVELAND STATE BANK
110 COMMERCE AVE
CLEVELAND MS 38732-2736

CLEVELAND STATE BANK
PO BOX 1000
110 COMMERCE AVE
CLEVELAND MS 38732-2736

CREDITORS RELIEF
333 SYLVAN AVE
SUITE 105
ENGLEWOOD CLIFFS NJ 07632-2705

DRBANKUPST
PO BOX 1503
SAN CARLOS CA 94070-7503

(P)ECSI FEDERAL PERKINS LOAN SERVICER
ATTN DEPARTMENT OF EDUCATION
1200 CHERRINGTON PARKWAY
SUITE 200
MOON TWP PA 15108-4354

GENESIS FS CARD
ATTN BANKRUPTCY
PO BOX 4477
BEAVERTON OR 97076-4401

GOLDMAN SACHS BANK USA
ATTN BANKRUPTCY
PO BOX 70379
PHILADELPHIA PA 19176-0379

INTERNAL REVENUE SERVI
CENTRALIZED INSOLVENCY
PO BOX 7346
PHILADELPHIA PA 19101-7346

INTERNAL REVENUE SERVI
CO US ATTORNEY
501 EAST COURT ST
STE 4430
JACKSON MS 39201-5025

LIFT FUND
2014 S HACKBERRY
SAN ANTONIO TX 78210-3541

MALLORY CAMPBELL
1214 WAVERLY AVE
CLEVELAND MS 38732-4139

MARINER FINANCE
ATTN BANKRUPTCY
8211 TOWN CENTER DR
NOTTINGHAM MD 21236-5904

MISSISSIPPI DEPARTMENT OF REVENUE
BANKRUPTCY SECTION
POST OFFICE BOX 22808
JACKSON MS 39225-2808

NAVIENT
ATTN BANKRUPTCY
PO BOX 9635
WILKES BARRE PA 18773-9635

NETCREDIT
ATTN BANKRUPTCY DEPT
175 W JACKSON BLVD
STE 1000
CHICAGO IL 60604-2863

NORTH MILL EQUIPMENT FI
PO BOX 77840
SPRINGFIELD OH 45501-7840

ONEMAIN FINANCIAL
ATTN BANKRUPTCY
PO BOX 142
EVANSVILLE IN 47701-0142

PLANET HOME LENDING
321 RESEARCH PARKWAY
SUITE 303
MERIDEN CT 06450-8342

~~EXCLUDE~~

~~THOMAS C ROLLINS JR
THE ROLLINS LAW FIRM PLLC
PO BOX 13767
JACKSON MS 39236-3767~~

SNAPON CREDIT
ATTN BANKRUPTCY
2801 80TH STREET
KENOSHA WI 53143-5656

SYNCHRONY BANK
ATTN BANKRUPTCY
PO BOX 965060
ORLANDO FL 32896-5060

SYNCHRONY BANK
ATTN BANKRUPTCY
PO BOX 965064
ORLANDO FL 32896-5064

TOPMARK FUNDING LLC
516 GIBSON DR
SUITE 160
ROSEVILLE CA 95678-5792

(P)TOWER LOAN
P O BOX 320001
FLOWOOD MS 39232-0001

U S ATTORNEY
NORTHERN DISTRICT OF MISSISSIPPI
900 JEFFERSON AVENUE
OXFORD MS 38655-3608

~~EXCLUDE~~

~~U S TRUSTEE
501 EAST COURT STREET SUITE 6430
JACKSON MS 39201-5022~~

US ATTORNEY GENERAL
US DEPT OF JUSTICE
950 PENNSYLVANIA AVENW
WASHINGTON DC 20530-0001

USAA FEDERAL
ATTN BANKRUPTCY
9800 FREDERICKSBURG ROAD
SAN ANTONIO TX 78288-0002

UNITED FIRST
299 NE 191ST STREET
MIAMI FL 33180

VOLVO FINANCIAL SERVIC
PO BOX 72470236
PHILADELPHIA PA 19170-0001